

<i>SERFF Tracking Number:</i>	<i>FRCS-128320527</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>First Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>5721</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.001 Single Life - Fixed Premium</i>
<i>Product Name:</i>	<i>VL-2 (03/12) - revised schedule</i>		
<i>Project Name/Number:</i>	<i>FIRSTINV/97/97</i>		

Filing at a Glance

Company: First Investors Life Insurance Company

Product Name: VL-2 (03/12) - revised schedule SERFF Tr Num: FRCS-128320527 State: Arkansas

TOI: L06I Individual Life - Variable SERFF Status: Closed-Approved- State Tr Num:
Closed

Sub-TOI: L06I.001 Single Life - Fixed Premium Co Tr Num: 5721 State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Authors: Exselsa Cartwright, Disposition Date: 05/17/2012

Michael Cochran

Date Submitted: 05/15/2012 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: FIRSTINV/97

Project Number: 97

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Has been submitted on or about this same date.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/17/2012

State Status Changed: 05/17/2012

Deemer Date:

Created By: Michael Cochran

Submitted By: Exselsa Cartwright

Corresponding Filing Tracking Number:

Filing Description:

We have been retained by First Investors Life Insurance Company to file the above referenced replacement schedule page for approval in your state.

Our fee of \$50 has been sent by EFT on this same date.

Schedule Pages VL-2 (03/12)(AR) will replace the policy schedule pages of variable life policy VL-2 (10/06)(AR) approved by your Department on 09/17/2007, your state number: FRCS-125066202, DOI#34864.

SERFF Tracking Number: FRCS-128320527 State: Arkansas
Filing Company: First Investors Life Insurance Company State Tracking Number:
Company Tracking Number: 5721
TOI: L06I Individual Life - Variable Sub-TOI: L06I.001 Single Life - Fixed Premium
Product Name: VL-2 (03/12) - revised schedule
Project Name/Number: FIRSTINV/97/97

The company has revised the schedule pages as follows:

- The Daily Mortality and Expense Risk Charge on page 4 has been revised. This is now a variable, and the information is explained in the attached statement of variability.
- The Fixed Account Guaranteed Interest Rate on page 5 has been lowered to 3%.
- Minor typographical or technical corrections were made as appropriate.

Revised data pages are attached.

This product is exempt from the Flesch Reading Ease Test since it is a registered security.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions or need additional information, please call toll-free 1-800-927-2730. Thank you for your assistance.

State Narrative:

Company and Contact

Filing Contact Information

Michael Cochran, Compliance Specialist michael.cochran@firstconsulting.com
1020 Central 800-927-2730 [Phone] 2756 [Ext]
Suite 201 816-391-2755 [FAX]
Kansas City, MO 64105

Filing Company Information

(This filing was made by a third party - FC01)

First Investors Life Insurance Company	CoCode: 63495	State of Domicile: New York
110 Wall Street	Group Code:	Company Type:
New York, NY 10005	Group Name:	State ID Number:
(212) 858-8231 ext. [Phone]	FEIN Number: 13-1968606	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No

<i>SERFF Tracking Number:</i>	<i>FRCS-128320527</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>First Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>5721</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.001 Single Life - Fixed Premium</i>
<i>Product Name:</i>	<i>VL-2 (03/12) - revised schedule</i>		
<i>Project Name/Number:</i>	<i>FIRSTINV/97/97</i>		
Fee Explanation:	\$50 per form x 1 = \$50		
Per Company:	No		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
First Investors Life Insurance Company	\$50.00	05/15/2012	59191337

<i>SERFF Tracking Number:</i>	<i>FRCS-128320527</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>First Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>5721</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.001 Single Life - Fixed Premium</i>
<i>Product Name:</i>	<i>VL-2 (03/12) - revised schedule</i>		
<i>Project Name/Number:</i>	<i>FIRSTINV/97/97</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/17/2012	05/17/2012

<i>SERFF Tracking Number:</i>	<i>FRCS-128320527</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>First Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>5721</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.001 Single Life - Fixed Premium</i>
<i>Product Name:</i>	<i>VL-2 (03/12) - revised schedule</i>		
<i>Project Name/Number:</i>	<i>FIRSTINV/97/97</i>		

Disposition

Disposition Date: 05/17/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>FRCS-128320527</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>First Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>5721</i>		
<i>TOI:</i>	<i>L061 Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L061.001 Single Life - Fixed Premium</i>
<i>Product Name:</i>	<i>VL-2 (03/12) - revised schedule</i>		
<i>Project Name/Number:</i>	<i>FIRSTINV/97/97</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Third Party Authorization		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Certificate of Compliance		Yes
Form	Variable Life Policy Schedule		Yes

SERFF Tracking Number:	FRCS-128320527	State:	Arkansas
Filing Company:	First Investors Life Insurance Company	State Tracking Number:	
Company Tracking Number:	5721		
TOI:	L06I Individual Life - Variable	Sub-TOI:	L06I.001 Single Life - Fixed Premium
Product Name:	VL-2 (03/12) - revised schedule		
Project Name/Number:	FIRSTINV/97/97		

Form Schedule

Lead Form Number: VL-2 (03/12)(AR)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	VL-2 (03/12)(AR)	Schedule Pages	Varaible Life Policy Schedule	Revised	Replaced Form #: Policy Schedule Pages VL-2 (10/06)(AR) Previous Filing #: FRCS-125066202, DOI#34864	0.000	Firstinv VL-2 AR sched (20yr) 3-12.pdf

POLICY SCHEDULE

Contract Data

Form Number	VL-2 (10/06)(AR)	Policy Number	[0000123456]
Insured	[John Doe]	Issue Date	[June 1, 2007]
Issue Age and Sex	[35] – [Male]	Maturity Date	[June 1, 2093]
Premium Class	[Standard] [Non-Tobacco]		
Owner	[Insured]		
Beneficiary	As designated by you in the Application as of the Issue Date unless you later change your designations in accordance with the Policy Provisions.		

Schedule of Benefits and Premiums

Face Amount	Basic Benefit	Premium Amount	Payable	Form #
[\$100,000]	The Policy	[\$1,804.00]	[Annually] for [20] Years	VL-2 (10/06)(AR)
Benefit Amount	Additional Benefit Rider or Rating			
	[None]	[\$000.00]		
	Total Premium	[\$1,804.00]		

Annual Nonforfeiture Factor

The following factor is used in calculating Cash Values under your Policy beyond the years shown in this Policy Schedule. Its use is further described in the Section entitled *Tabular Cash Value*.

Annual Nonforfeiture Factor per Thousand of Face Amount

Policy Years 21+	[\$0.00]
------------------	----------

Modal Premiums

Total modal premiums for this Policy under available modes are shown below. See *Premiums – Amount and Frequency*.

Annual	[\$1,804.00]
Semi-annual	[\$ 920.04]
Quarterly	[\$ 469.04]
Monthly Electronic	[\$ 159.29]

POLICY SCHEDULE CONTINUED ON NEXT PAGE

POLICY SCHEDULE – Continued

IMPORTANT COVERAGE INFORMATION

Your Policy's Death Benefit will increase or decrease depending on the rates of return earned by the investment options you choose. However, the Death Benefit will never be less than the Face Amount of this Policy. The amount of proceeds payable at death is adjusted by certain factors such as outstanding Policy Loans, Rider proceeds and partial Premium payments. This is described further in the Policy - *Amount of Proceeds*.

Policy Charges

Premium Charge Percentage	Policy Year 1	[33.5%]
	Policy Years 2-5	[11.5%]
	Policy Years 6+	[8.5%]
First Year Charge	There is a charge of [\$5.00] per thousand of Face Amount deducted from the [Annual] premium payment made in the first Policy Year.	
Policy Charge	There is a policy charge of [\$85.00] deducted from each [Annual] premium payment.	
Modal Premium Percentage	[0.00%] of each [Annual] premium payment.	
Transfer Fee	There is currently a transfer fee of \$10 for each Transfer of Net Benefit Base in excess of [four] per Policy Year excluding transfers made under the Systematic Transfer Option or the Automated Subaccount Reallocation Option.	
Daily Mortality and Expense Risk Charge	[0.001367%]	

Separate Account

The Separate Account for this Policy is First Investors Life Separate Account B. The currently available Subaccounts and the Fixed Account are identified in the Application. Allocations will be in accordance with your selections in the Application unless you later change your allocations in accordance with the Policy provisions.

Contract Limitations

Limitations in effect for your Policy are listed below.

<u>LIMITATION</u>	<u>AMOUNT</u>
• Maximum Fixed Account Allocation Percentage	[50%]
• Maximum Fixed Account Transfer Percentage	[25%]
• Minimum Policy Loan Amount	[\$500]
• Minimum Loan Repayment Amount	[\$100]
• Minimum Amount for Transfer of Net Benefit Base	[\$100]
• Minimum Transfer Amount For Systematic Transfer Option	[\$100]

POLICY SCHEDULE CONTINUED ON NEXT PAGE

POLICY SCHEDULE – Continued

Policy Interest Rates

Interest rates in effect for your Policy are listed below.

<u>DESCRIPTION</u>	<u>RATE</u>
• Fixed Account Guaranteed Interest Rate	3.0%
• Loan Account Interest Rate	4.0%
• Assumed Interest Rate	4.0%
• Policy Loan Interest Rate	6.0%
• Reinstatement Interest Rate	6.0%
• Proceeds Left At Interest Guaranteed Interest Rate	2.5%

Mortality Table

The mortality table, which is used in the calculation of the mortality charge and in the calculation of present values, surrender values and net single premiums, is the 2001 CSO [Non-Smoker] Mortality Table for [Males], age last birthday. The use of this table is further described in your Policy under *Tabular Cash Value* and *Basis of Computation*.

Important Note

THE CURRENT INTEREST RATE IS NOT GUARANTEED. We may declare current interest rates for the Fixed Account in excess of the Fixed Account Guaranteed Interest Rate. There is no guarantee that we will declare such current interest rates. This may cause Cash Values and Death Benefits to be less than those illustrated.

Administrative Office

Correspondence and Notices should be addressed to us at:

First Investors Life Insurance Company
In Force Services Department
[Raritan Plaza 1]
[P.O. Box 7836]
[Edison, NJ 08818-7836]
[800-832-7783]

POLICY SCHEDULE CONTINUED ON NEXT PAGE

POLICY SCHEDULE – Continued

Tabular Cash Value per \$1,000 of Face Amount

[MALE] - ISSUE AGE [35] - [STANDARD] [NON-TOBACCO]

End of Year	Cash Value	Paid Up Insurance	Extended Insurance Years	Days
1	[\$5.55	\$26	4	233
2	\$20.42	\$92	13	34
3	\$35.83	\$155	18	211
4	\$51.79	\$216	22	57
5	\$68.34	\$276	24	237
6	\$86.01	\$335	26	226
7	\$104.30	\$393	28	89
8	\$123.21	\$448	29	208
9	\$142.74	\$502	30	234
10	\$162.91	\$554	31	198
11	\$183.75	\$604	32	113
12	\$205.28	\$653	32	350
13	\$227.58	\$700	33	194
14	\$250.73	\$746	34	25
15	\$274.73	\$791	34	226
16	\$299.59	\$835	35	80
17	\$325.31	\$877	35	342
18	\$351.90	\$919	36	340
19	\$379.38	\$959	38	246]
20	\$408.04	\$1,000		
Age 55	\$408.04	\$1,000		
Age 60	\$474.54	\$1,000		
Age 65	\$545.23	\$1,000		

POLICY SCHEDULE CONTINUED ON NEXT PAGE

POLICY SCHEDULE – Continued

Net Single Premium per \$1.00 of Insurance*

[MALE] - [STANDARD] [NON-TOBACCO]

Attained Age	NSP	Attained Age	NSP	Attained Age	NSP	Attained Age	NSP
0	[0.06236	35	0.20805	70	0.61825	105	0.94276
1	0.06416	36	0.21548	71	0.63321	106	0.94593
2	0.06629	37	0.22316	72	0.64814	107	0.94900
3	0.06863	38	0.23111	73	0.66294	108	0.95199
4	0.07115	39	0.23932	74	0.67764	109	0.95489
5	0.07379	40	0.24780	75	0.69226	110	0.95770
6	0.07655	41	0.25655	76	0.70679	111	0.96042
7	0.07940	42	0.26557	77	0.72118	112	0.96304
8	0.08237	43	0.27484	78	0.73535	113	0.96557
9	0.08546	44	0.28437	79	0.74918	114	0.96801
10	0.08867	45	0.29414	80	0.76261	115	0.97036
11	0.09199	46	0.30416	81	0.77560	116	0.97261
12	0.09541	47	0.31444	82	0.78812	117	0.97478
13	0.09891	48	0.32503	83	0.80022	118	0.97687
14	0.10250	49	0.33597	84	0.81189	119	0.97895
15	0.10613	50	0.34726	85	0.82307	120	0.98064]
16	0.10977	51	0.35887	86	0.83368		
17	0.11347	52	0.37078	87	0.84366		
18	0.11722	53	0.38296	88	0.85298		
19	0.12108	54	0.39540	89	0.86162		
20	0.12508	55	0.40804	90	0.86956		
21	0.12924	56	0.42088	91	0.87694		
22	0.13357	57	0.43392	92	0.88390		
23	0.13807	58	0.44720	93	0.89044		
24	0.14275	59	0.46075	94	0.89655		
25	0.14762	60	0.47454	95	0.90219		
26	0.15265	61	0.48851	96	0.90745		
27	0.15786	62	0.50261	97	0.91248		
28	0.16327	63	0.51676	98	0.91724		
29	0.16892	64	0.53097	99	0.92166		
30	0.17480	65	0.54523	100	0.92562		
31	0.18094	66	0.55957	101	0.92922		
32	0.18734	67	0.57402	102	0.93274		
33	0.19399	68	0.58862	103	0.93617		
34	0.20089	69	0.60337	104	0.93952		

* NSP's for fractional ages available on request

END OF POLICY SCHEDULE

SERFF Tracking Number:	FRCS-128320527	State:	Arkansas
Filing Company:	First Investors Life Insurance Company	State Tracking Number:	
Company Tracking Number:	5721		
TOI:	L06I Individual Life - Variable	Sub-TOI:	L06I.001 Single Life - Fixed Premium
Product Name:	VL-2 (03/12) - revised schedule		
Project Name/Number:	FIRSTINV/97/97		

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	
Bypass Reason:	The forms are exempt from the Flesch Reading Ease Test since they are registered securities.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Application	
Bypass Reason:	Not applicable for this filing.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo	
Bypass Reason:	Not applicable for this filing.	
Comments:		

	Item Status:	Status Date:
Satisfied - Item:	Third Party Authorization	
Comments:		
Attachment:		
Auth_1-12.pdf		

	Item Status:	Status Date:
Satisfied - Item:	Statement of Variability	
Comments:		
Attachment:		
Statement of Variability (05-08-2012).pdf		

<i>SERFF Tracking Number:</i>	<i>FRCS-128320527</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>First Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>5721</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.001 Single Life - Fixed Premium</i>
<i>Product Name:</i>	<i>VL-2 (03/12) - revised schedule</i>		
<i>Project Name/Number:</i>	<i>FIRSTINV/97/97</i>		

	Item Status:	Status Date:
Satisfied - Item:	Certificate of Compliance	
Comments:		
Attachment:		
AR COC.pdf		

January 3, 2012

To: The Insurance Commissioner

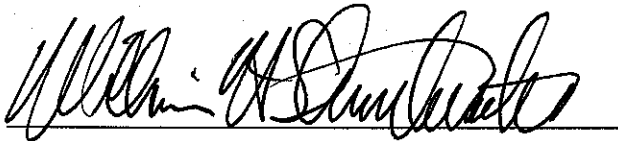
Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

First Investors Life Insurance Company

By:



Title: Senior VP & Chief Actuary, FSA, MAAA

STATEMENT OF VARIABILITY

May 8, 2012

Schedule Pages VL-2 (03/12)

Page 3:

- Contract Data:
 - Insured, Insured Age and Sex, Owner, Policy Number, and Issue Date are all “John Doe” specific and vary by insured/owner.
 - Maturity Date will be anniversary following insured’s 121st birthday.
 - Premium Classes will be Standard Non-Tobacco, Standard Tobacco, Non-Standard through Table P.
- Schedule of Benefits and Premiums:
 - Face Amount: Elected by Owner. Maximum Face Amount is \$10,000,000, minimum face amount is \$5,000. Currently the 10 pay option is available for face amounts between \$5,000 and \$150,000, though higher face amounts may be made available in the future, not to exceed \$10,000,000.
 - Premium Amount: variable based on face amount and insured’s age, sex and premium class.
 - Payable
 - First bracket under “Payable” heading will show premium mode (annually, semi-annually, quarterly or Monthly Electronic)
 - Second bracket will show [10 years], [20 years], [number of years to age 65], [number of years to age 100], or [single premium], as elected by owner on application.
 - Additional Benefit Rider or Rating: Riders listed here will be those elected by the owner, based on riders approved for sale in the state. Premium amounts for riders or rating will vary based on benefit/rating and insured’s age, sex and premium class.
 - Total Premium: The sum of the Premium Amount for the Basic Benefit plus the premium amount for the Additional Benefit Rider or Rating.
- Annual Nonforfeiture Factor: Varies with age, sex and underwriting class of Insured.
- Modal Premiums: Will show the annual, semi-annual, quarterly and monthly electronic premium for the insured. Varies based on face amount and insured’s age, sex and premium class.

Page 4:

- Policy Charges:
 - Premium Charge Percentage: Will vary based on premium period elected. For 10-pay, 20-pay plans and to age 65 plans, will be 33.5% for Policy Year 1, 11.5% for Policy Years 2-5 and 8.5% Policy Years 6+. For the to age 100 plan, will be 33.5% in Policy Year 1, 10.5% in Policy Years 2-5, and 7.5% in Policy Years 6+.
 - First Year Charge: Will vary based on premium mode elected by insured. For example, charge is \$5.00 if premiums are paid annually, but is \$2.55 (.51*5) for each semi-annual premium payment, \$1.30 (.26*5) for each quarterly payment and \$0.44 (.0883*5) for each electronic monthly payment.
 - Policy Charge: Will vary based on Policy option chosen and premium mode elected by insured. For example, charge for the 10-Pay Option is based on a per thousand charge to a maximum of \$85.00, \$85 for all levels of the 20-pay

and pay to 65 options and \$65 for the pay to 100 (whole life), if premiums are paid annually. The Policy Fee is \$43.35 (.51*85-maximum) for the 10-pay, 20-pay and pay to 65 options and \$33.15 (.51*65) for the pay to 100 (whole life) for each semi-annual premium payment. For each quarterly premium the Policy Fee is \$22.10 (.26*85-maximum) for the 10-pay, 20-pay and pay to 65 and \$16.90 (.26*65) for the pay to 100 (whole life). For Monthly electronic premium payments the Policy Fee is \$7.50 (.0883*85 maximum) for the 10-pay, 20-pay and pay to 65. For the pay to 100 (whole life) the Policy Fee is equal to \$5.73 (.0883*65).

- Modal Premium Percentage: Will vary based on premium mode elected by insured. Will be 0.000% if premiums are payable annually, 0.9996% if payable semi-annually, 2.4273% if payable quarterly, and 3.9196% if payable monthly electronic.
- Transfer Fee: [1-4]
- Daily Mortality and Expense Risk Charge: Charge will vary based on payment period chosen. For the 10 pay option, charge will show .004141%. For the 20 pay, paid to 65 and whole life options the charge will show 0.001367%. These may change in the future for new issues.
- Contract Limitations
 - Maximum Fixed Account Allocation Percentage: [25%-75%]
 - Maximum Fixed Account Transfer Percentage: [25%-75%]
 - Minimum Policy Loan Amount: [\$500-\$1,000]
 - Minimum Loan Repayment Amount: [\$50-\$100]
 - Minimum Amount for Transfer of Net Benefit Base: [\$50-\$500]
 - Minimum Transfer Amount For Systematic Transfer Option: [\$50-\$500]

Page 5:

- Mortality Table: [For Attained Ages 16] and up table will vary based on smoker status and sex of insured. [For Attained Ages 0-15 table will be composite through attained age 15 and sex of insured.]
- Administrative Office: Company address and phone number are bracketed to allow change.

Page 6:

- Tabular Cash Value Per \$1,000 of Face Amount
 - Heading will vary based on sex, age and smoker status of insured.
 - Values in table are based on sex, age and smoker status of insured.

Page 7:

- Single Premium Per \$1.00 of Insurance
 - Heading will vary based on sex and smoker status of insured.
 - Values in table are based on sex, age and smoker status of insured.

STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

Company Name: First Investors Life Insurance Company

Form Title: Variable Life Policy Schedule

Form Number: VL-2 (03/12)(AR)

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



William H. Drinkwater
Senior VP & Chief Actuary, FSA, MAAA

April 30, 2012

Date